

Serial No.: 09/521,685

Docket No: 112770 CON

CLAIMS

1-43. Canceled.

1 44. (Currently Amended) A method performed by a guarantor of payment
2 for purchases, the method comprising
3 receiving from a user a request to send to said user at least one ~~short-term~~
4 certificate, said request containing at least information that verifies the identity of said
5 user,
6 responsive to said request, and upon authenticating said user, determining a
7 maximum amount and a period of time during which said guarantor is willing to
8 guarantee payment for purchases by said user,
9 sending to said user a ~~short-term~~ certificate guaranteeing payment up to said
10 maximum amount for a purchase by said user from a supplier in a transaction carried
11 out over a network, so that said user is enabled to enter into said transaction using said
12 ~~short-term~~ certificate as a form of payment that will be accepted by said supplier, said
13 short term certificate including expiration information corresponding to said period of
14 time,
15 receiving said ~~short-term~~ certificate and an electronic record of said transaction
16 from said supplier, and
17 making payment to said supplier for said purchase a) without having received
18 from said supplier any request for assurance relative to said ~~short-term~~ certificate or
19 relative to said guarantor's guarantee to make said payment, and b) without providing
20 any such assurance to said supplier, and
21 billing said user for said purchase through a regular billing channel between said
22 guarantor and said user.

1 45. Canceled.

1 46. (Previously Presented) The method of ~~claim 45~~claim 44 wherein said
2 regular billing channel is a telephone bill.

1 47. (Currently Amended) The method of claim 44 wherein said ~~short-term~~
2 certificate further includes an assertion of at least one entitlement for said user in
3 addition to the ability to use said ~~short-term~~ certificate to pay for purchases.

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1 48. (Currently Amended) The method of claim 44 wherein said ~~short-term~~
2 certificate further includes an indication that said user is entitled to a discount to the
3 cost of said purchase.

1 49. (Currently Amended) The method of claim 44 wherein said ~~short-term~~
2 certificate further includes an indication that said user is entitled to use a form of
3 payment other than money.

1 50. (Currently Amended) The method of claim 44 wherein said ~~short-term~~
2 certificate further includes an indication that said user is entitled to use loyalty points to
3 pay for said purchase.

1 51. (Currently Amended) The method of claim 44 wherein said ~~short-term~~
2 certificate further includes at least one marketing offer from at least one market partner
3 of said guarantor.

1 52. (Previously Presented) The method of claim 51 wherein said at least one
2 marketing offer is a discount to the cost of said purchase.

1 53. (Previously Presented) The method of claim 51 wherein said at least one
2 marketing offer is loyalty points to pay for said purchase.

54-60. Canceled